

Information to identify the case:

Debtor 1	<u>Rebecca A. Kasten</u>	Social Security number or ITIN	xxx-xx-7274
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2		Social Security number or ITIN	-----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court District of New Jersey			
Case number: 18-35150-CMG			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Rebecca A. Kasten

3/29/19

By the court: Christine M. Gravelle
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 District of New Jersey

In re:
 Rebecca A. Kasten
 Debtor

Case No. 18-35150-CMG
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin
 Form ID: 318

Page 1 of 2
 Total Noticed: 23

Date Rcvd: Mar 29, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 31, 2019.

db	+Rebecca A. Kasten, 315 Casino Drive, Farmingdale, NJ 07727-3571
cr	+Santander Bank, N.A., Gross McGinley, LLP, c/o Loren L. Speziale, 33 South Seventh Street, PO Box 4060, Allentown, PA 18105-4060
517939851	+CentraState Medical Center, 901 West Main St, Freehold, NJ 07728-2549
517939857	+Great Lakes Higher Education, PO Box 7860, Madison, WI 53707-7860
517939858	+Michael A. Kasten, 315 Casino Dr, Farmingdale, NJ 07727-3571
517939860	+Quicken Loans Inc, PO Box 6577, Carol Stream, IL 60197-6577
517939863	+Santander Bank, PO Box 16255, Reading, PA 19612-6255

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg	E-mail/Text: usanj.njbankr@usdoj.gov Mar 30 2019 00:30:51 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Mar 30 2019 00:30:48 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
517939847	EDI: BANKAMER.COM Mar 30 2019 03:58:00 AAA Financial Services, PO Box 15019, Wilmington, DE 19886
517939848	EDI: BANKAMER.COM Mar 30 2019 03:58:00 AAA Financial Services, PO Box 982234, El Paso, TX 79998
517939849	EDI: BANKAMER.COM Mar 30 2019 03:58:00 Bank of America, PO Box 15019, Wilmington, DE 19886
517939850	EDI: BANKAMER.COM Mar 30 2019 03:58:00 Bank of America, PO Box 982234, El Paso, TX 79998
517939852	+EDI: WFNNB.COM Mar 30 2019 03:58:00 Comenity Bank, PO Box 182125, Columbus, OH 43218-2125
517939853	+EDI: WFNNB.COM Mar 30 2019 03:58:00 Comenity Bank-My BJ's Perks Mastercard, PO Box 659834, San Antonio, TX 78265-9134
517939854	+EDI: WFNNB.COM Mar 30 2019 03:58:00 Comenity Capital Bank, PO Box 183043, Columbus, OH 43218-3043
517939855	+EDI: DISCOVER.COM Mar 30 2019 03:58:00 Discover Bank, PO Box 71084, Charlotte, NC 28272-1084
517939856	+EDI: DISCOVER.COM Mar 30 2019 03:58:00 Discover Card, PO Box 71084, Charlotte, NC 28272-1084
517939861	+EDI: RMSC.COM Mar 30 2019 03:58:00 Sam's Club/Syncb, PO Box 530942, Atlanta, GA 30353-0942
517939862	+EDI: RMSC.COM Mar 30 2019 03:58:00 Sam's Club/Synchrony Bank, PO Box 960013, Orlando, FL 32896-0013
517942720	+EDI: RMSC.COM Mar 30 2019 03:58:00 Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
517939864	+EDI: RMSC.COM Mar 30 2019 03:58:00 Synchrony Bank, PO Box 965060, Orlando, FL 32896-5060
517939865	+E-mail/Text: taxcollections@twp.howell.nj.us Mar 30 2019 00:31:46 Township of Howell, PO Box 580, Howell, NJ 07731-0580

TOTAL: 16

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

517939859*	+Michael A. Kasten, 315 Casino Drive, Farmingdale, NJ 07727-3571
517939846	##+A-1 Collections Service, 101 Grovers Mill Rd 303, Lawrenceville, NJ 08648-4706

TOTALS: 0, * 1, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 31, 2019

Signature: /s/Joseph Speetjens

District/off: 0312-3

User: admin
Form ID: 318

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Total Noticed: 23

Date Rcvd: Mar 29, 2019

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 29, 2019 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor Quicken Loans Inc. dcarlon@kmlawgroup.com,
bkgroup@kmlawgroup.com
John Michael McDonnell on behalf of Trustee John Michael McDonnell jmcdonnell@mchfirm.com,
NJ95@ecfcbis.com,bcrowley@mchfirm.com
John Michael McDonnell jmcdonnell@mchfirm.com, NJ95@ecfcbis.com,bcrowley@mchfirm.com
Joseph I. Windman on behalf of Debtor Rebecca A. Kasten jwindman@aol.com
Loren L. Speziale on behalf of Creditor Santander Bank, N.A. lspeziale@grossmcginley.com,
jkacsur@grossmcginley.com;ehutchinson@grossmcginley.com
Rebecca Ann Solarz on behalf of Creditor Quicken Loans Inc. rsolarz@kmlawgroup.com
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 7